

# TEMPCOVER BREAKDOWN COVER

## Insurance Product Information Document

Company: Tempcover Limited

Tempcover Limited operates as an insurance intermediary, authorised and regulated by the Financial Conduct Authority.

Firm Registration Number: 746985

**Product(s): Roadside, National Recovery and At Home**



This document provides a summary of the key features and exclusions of the policy and should be read in conjunction with your Policy Wording and Policy Schedule to ensure you understand the full terms and conditions that apply. This document does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

### What is this type of insurance?

24/7 cover in the event the insured vehicle breaks down at your home address, or at the roadside, during the policy duration.



#### What is insured?

- ✓ Unlimited callouts
- ✓ Finding/diagnosing the fault with your vehicle
- ✓ Attempted repair of the fault
- ✓ Parts to repair the fault, up to the value of £5
- ✓ Recovery to any single UK destination of your choice



#### What is not insured?

- ✗ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- ✗ Faults due to lack of routine maintenance
- ✗ Recovery of more passengers than the nominated vehicle is legally able to carry (up to a maximum of 7)
- ✗ Transportation of livestock
- ✗ Recovery following an accident
- ✗ Recovery where the vehicle is outside of England, Wales, Northern Ireland, or mainland Scotland (Mainland UK)



#### Are there any restrictions on cover?

- ! Cover is valid for the insured vehicle only
- ! The vehicle must be in a roadworthy condition, within 3.5 tonnes and no wider than 2.55m
- ! No vehicle recovery following vandalism
- ! No vehicle recovery following an accident
- ! No vehicle recovery to a destination of your choice if we can fix your vehicle



#### Where am I covered?

- ✓ Anywhere in the UK



### What are my obligations?

- To keep the vehicle in a roadworthy condition, ensuring it is taxed, insured and with a valid MOT
- To ensure that repairs are made on the vehicle following service warnings or after our mechanic has attended the vehicle
- If any of your details in the documents provided are incorrect or your circumstances change, you must contact Tempcover as soon as possible at [contactus@tempcover.com](mailto:contactus@tempcover.com)
- Your policy and the premium paid is based on the information you provide. You must give complete and accurate answers to any questions we may ask you. If you do not give us full and accurate information, your insurance cover may not be valid, and we may be unable to assist you



### When and how do I pay?

- ! You must pay for your insurance cover when you take out the policy, even if the policy is not due to start immediately. Payment can be made in full by debit or credit card



### When does the cover start and end?

- The cover starts and ends in line with your insurance policy. Please refer to your Policy Schedule for details of your policy start and end date and time



### How do I cancel the contract?

- ▶ If you wish to cancel your Tempcover Breakdown Cover you must contact Tempcover at [contactus@tempcover.com](mailto:contactus@tempcover.com) and quote your Tempcover policy number. The contract will only be cancelled on cancellation of your short-term insurance policy. You will not receive a refund for any unused period of cover.